

NEXUS BANKRUPTCY
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Attorney for Debtor

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
RIVERSIDE DIVISION

In re:

JARED HUNTER SCARTH,

Debtor.

Case No.: 6:23-bk-10960-WJ

Chapter 13

**DECLARATION REGARDING SECURED
DEBT PAYMENT HISTORY**

Confirmation Hearing

Date: May 31, 2023

Time: 3:30 pm

Location:

Courtroom 304
United States Bankruptcy Court
Central District of California
3420 Twelfth Street
Riverside, California 92501

I, Jared Hunter Scarth, declare as follows:

1. I am the Debtor in this Chapter 13 bankruptcy case filed on March 14, 2023. I have personal knowledge of all matters stated herein. On all matters stated on information and belief, I believe those allegations to be true. I could competently testify to the allegations contained herein.
2. The assets in this bankruptcy case include the real property located at 31222 Mangrove Dr, Temecula, CA 92592 ("Property") which I have listed on Schedule A/B with a value of \$673,000.
3. A foreclosure sale had been set for March 28, 2023 and I am not aware of a future sale date.

4. The Property is my current residence.

5. The Property is encumbered by the following deeds of trust:

a. First deed of trust in favor of Wells Fargo Home Mortgage.

i. The current principal balance owing is \$243,476.

ii. My monthly mortgage payment is currently \$1,598.

iii. The unpaid, accrued arrearage is \$660.

b. Second deed of trust in favor of Western Star Financial.

i. The current principal balance owing is approximately \$63,000.

ii. My monthly mortgage payment is currently N/A.

iii. The unpaid, accrued arrearage is approximately \$63,000.

c. Third deed of trust in favor of Prominence Capital Partners

i. The current principal balance owing is \$58,000.

ii. My monthly mortgage payment is currently: N/A.

iii. The unpaid, accrued arrearage is \$58,000.

d. Fourth deed of trust in favor of the U.S. Department of HUD

i. The current principal balance owing is \$82,802.

ii. My monthly mortgage payment is currently: N/A.

iii. The unpaid, accrued arrearage is N/A.

6. During each of the months listed below, I made the following payments on these deeds of trust:

MONTH	Amounts Paid to 1 st Lienholder	Amounts Paid To 2 nd Lienholder	Amounts Paid to 3 rd Lienholder
January 2022	\$1,573.35	\$0	\$0
February 2022	\$1,573.35	\$0	\$0
March 2022	\$1,585.89	\$0	\$0
April 2022	\$0	\$0	\$0
May 2022	\$3,171.78	\$0	\$0
June 2022	\$1,585.89	\$0	\$0

July 2022	\$1,585.89	\$0	\$600
August 2022	\$1,585.89	\$0	\$600
September 2022	\$1,585.89	\$0	\$600
October 2022	\$1,585.89	\$0	\$600
November 2022	\$0.00	\$0	\$0
December 2022	\$1,585.89	\$0	\$0
January 2023	\$3,171.78	\$0	\$0
February 2023	\$1,585.89	\$0	\$0
March 2023	\$0.00	\$0	\$0
April 2023	\$1,620.00	\$0	\$0


7. Attached to this declaration are true and correct copies of proof of any and all payments made during the last six months.

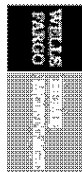
8. In 2022, my total income from all sources was approximately \$136,007.

9. In 2023, my income from all sources is approximately \$77,687 as of the date of this declaration.

I declare under penalty of perjury under the laws of the United States and the State of California that the foregoing is true and correct.

Date: April 24, 2023


Jared Scarth



Customer Account Activity Statement

Activity from 01/01/2022 to 04/11/2023

04/21/2023

Balance Summary as of 04/21/2023
Unpaid Principal Balance: \$245,433.91
Escrow: \$834.75

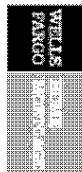
Borrower: Jared H Scarth
Co-Borrower:
Loan Number: XXXXXXXXXX
Property Address: 31222 Mangrove Drive
Temecula, CA 92592

*If the activity statement does not include the data
from the base of date above, the Balance Summary
and Activity Statement balances may vary.

Transaction Date	Effective Date	Due Date	Amount Received	Amount Applied to Principal	Amount Applied to Interest	Escrow Disbursed / Applied	Unapplied Funds	Fees Assessed or Paid	Fee Description	Unpaid Principal Balance	Escrow Balance	Unapplied Funds Balance	Transaction Description
01/27/2022	01/27/2022	02/01/2022	\$1,573.35	\$417.54	\$682.00	\$473.81	\$0.00	\$0.00		\$251,399.56	\$2,274.08	\$0.00	Funds Received
02/23/2022	02/23/2022	03/01/2022	\$1,573.35	\$418.67	\$680.87	\$473.81	\$0.00	\$0.00		\$250,980.89	\$2,747.89	\$0.00	Funds Received
03/24/2022		03/01/2022	\$0.00	\$0.00	\$0.00	\$2,310.80	\$0.00	\$0.00		\$250,980.89	\$437.09	\$0.00	County Tax Disbursement
03/29/2022	03/29/2022	04/01/2022	\$1,585.89	\$419.80	\$679.74	\$488.35	\$0.00	\$0.00		\$250,561.09	\$923.44	\$0.00	Funds Received
05/05/2022	05/05/2022	06/01/2022	\$1,585.89	\$420.94	\$678.60	\$488.35	\$0.00	\$0.00		\$250,140.15	\$1,409.79	\$0.00	Funds Received
05/19/2022	05/19/2022	06/01/2022	\$1,585.89	\$422.08	\$677.46	\$488.35	\$0.00	\$0.00		\$249,718.07	\$1,896.14	\$0.00	Funds Received
06/22/2022	06/22/2022	07/01/2022	\$1,585.89	\$423.22	\$676.32	\$488.35	\$0.00	\$0.00		\$249,294.85	\$2,382.49	\$0.00	Funds Received
07/26/2022	07/26/2022	08/01/2022	\$1,585.89	\$424.37	\$675.17	\$488.35	\$0.00	\$0.00		\$248,870.48	\$2,868.84	\$0.00	Funds Received
08/30/2022	08/30/2022	09/01/2022	\$1,585.89	\$425.52	\$674.02	\$488.35	\$0.00	\$0.00		\$248,444.96	\$3,355.19	\$0.00	Funds Received
09/19/2022		10/01/2022	\$0.00	\$0.00	\$0.00	\$1,256.38	\$0.00	\$0.00		\$248,444.96	\$2,098.81	\$0.00	Hazard Insurance Disbursement
09/27/2022	09/27/2022	10/01/2022	\$1,585.89	\$426.67	\$672.87	\$488.35	\$0.00	\$0.00		\$248,018.29	\$2,585.16	\$0.00	Funds Received
10/25/2022	10/25/2022	11/01/2022	\$1,585.89	\$427.82	\$671.72	\$488.35	\$0.00	\$0.00		\$247,590.47	\$3,071.51	\$0.00	Funds Received
11/22/2022		11/01/2022	\$0.00	\$0.00	\$0.00	\$2,361.43	\$0.00	\$0.00		\$247,590.47	\$710.06	\$0.00	County Tax Disbursement
12/05/2022	12/05/2022	12/01/2022	\$1,585.89	\$428.98	\$670.56	\$488.35	\$0.00	\$0.00		\$247,161.49	\$1,186.43	\$0.00	Funds Received
12/30/2022		01/01/2023	\$42.43	\$0.00	\$0.00	\$42.43	\$0.00	\$0.00		\$247,161.49	\$1,238.86	\$0.00	Interest Earned on Escrow Account

Contact Customer Service for your payoff balance.

This Customer Account Activity Statement is manually prepared to provide a streamlined form of this loan payment history; it is not an official business record of Wells Fargo Home Mortgage. PLEASE NOTE: This notice is being provided for informational purposes only. As a result of at least one bankruptcy case filing that included the above referenced account, Wells Fargo Home Mortgage is NOT attempting in any way to violate any provision of the United States Bankruptcy Code or to collect a debt (deficiency or otherwise) from any customer(s) who is impacted by an active bankruptcy case or has received a discharge, where the account was not otherwise reaffirmed or excepted from discharge. THIS IS NOT A BILL OR A REQUEST FOR PAYMENT AS TO THESE CUSTOMER(S).



Customer Account Activity Statement

Activity from 01/01/2022 to 04/11/2023

04/21/2023

Transaction Date	Effective Date	Due Date	Amount Received	Amount Applied to Principal	Amount Applied to Interest	Escrow Disbursed / Applied	Unapplied Funds	Fees Assessed or Paid	Fee Description	Unpaid Principal Balance	Escrow Balance	Unapplied Funds Balance	Transaction Description
01/11/2023	01/11/2023	01/01/2023	\$1,585.89	\$430.14	\$669.40	\$486.35	\$0.00	\$0.00		\$246,731.35	\$1,725.21	\$0.00	Funds Received
01/24/2023	01/24/2023	02/01/2023	\$1,585.89	\$431.31	\$668.23	\$486.35	\$0.00	\$0.00		\$246,300.04	\$2,211.56	\$0.00	Funds Received
02/27/2023	02/27/2023	03/01/2023	\$1,585.89	\$432.48	\$667.06	\$486.35	\$0.00	\$0.00		\$245,867.56	\$2,697.91	\$0.00	Funds Received
03/23/2023		03/01/2023	\$0.00	\$0.00	\$0.00	\$-2,361.43	\$0.00	\$0.00		\$245,867.56	\$336.48	\$0.00	County Tax Disbursement
04/03/2023	04/03/2023	04/01/2023	\$1,620.00	\$0.00	\$0.00	\$0.00	\$1,620.00	\$0.00		\$245,867.56	\$336.48	\$1,620.00	Funds Disbursement
04/04/2023	04/03/2023	04/01/2023	\$0.00	\$433.65	\$665.89	\$498.27	\$-1,597.81	\$0.00		\$245,433.91	\$834.75	\$22.19	Payment Applied From Unapplied Funds

Contact Customer Service for your payoff balance.

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THIS IS NOT A BILL OR A REQUEST FOR PAYMENT AS TO THESE CUSTOMER(S).

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

**100 Bayview Circle, Suite 100
Newport Beach, CA 92660**

A true and correct copy of the foregoing document entitled (*specify*): **AMENDED DECLARATION REGARDING SECURED DEBT PAYMENT HISTORY** will be served or was served (**a**) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (**b**) in the manner stated below:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):

Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (*date*) 4/24/2023, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Rod Danielson (TR) notice-efile@rodan13.com
Robert P Goe kmurphy@goeforlaw.com, rgoe@goeforlaw.com; goeforecf@gmail.com
Brandon J Iskander biskander@goeforlaw.com, kmurphy@goeforlaw.com
Ali Matin ali.matin@usdoj.gov, carolyn.k.howland@usdoj.gov
Valerie Smith claims@recoverycorp.com
United States Trustee (RS) ustpreion16.rs.ecf@usdoj.gov
Jennifer C Wong bknotice@mccarthyholthus.com, jwong@ecf.courtdrive.com

☐ Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:

On (*date*) 4/24/2023 I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

WELLS FARGO BANK
MAC# N9286-01Y
PO BOX 1629
MINNEAPOLIS, MC 55440-9790

US DEPARTMENT OF HUD
1 SANSOME STREET, 12TH FLOOR
SAN FRANCISCO, CA 94104

PROMINENCE CAPITAL PARTNERS
974 SANDSTONE DR
GLENORA, CA 91740-5392

WESTERN STAR FINANCIAL
3845 10TH ST
RIVERSIDE, CA 92501-3519

☐ Service information continued on attached page

3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL

Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*) _____, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed (state method for each person or entity served):

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

4/24/2023
Date

Benjamin Heston
Printed Name

/s/Benjamin Heston
Signature